

Certificate Number: 20668-NJ-DE-039276027

Bankruptcy Case Number: 24-16954



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 23, 2025, at 11:02 o'clock AM EST, Harris Kim completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 26, 2025 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator